

Information to identify the case:		
Debtor 1	Trista Lynn Cook	Social Security number or ITIN xxx-xx-8094
	First Name Middle Name Last Name	EIN --
Debtor 2	Robert Anthony Cook	Social Security number or ITIN xxx-xx-9872
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 14-70498-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Trista Lynn Cook
fka Trista Lynn Palko

Robert Anthony Cook

4/7/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Trista Lynn Cook
Robert Anthony Cook
DebtorsCase No. 14-70498-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 54

Date Rcvd: Apr 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2020.

db/jdb
cr +Trista Lynn Cook, Robert Anthony Cook, 1404 Rodgers Street, Nanty Glo, PA 15943-1347
+Ally Financial Inc. f/k/a GMAC Inc., Tucker Arensberg, P.C., c/o Brett A. Solomon,
1500 One PPG Place, Pittsburgh, Pa 15222-5413
13888127 +AES/NCT, AES/DDB, P. O. Box 8183, Harrisburg, PA 17105-8183
13888130 Berkheimer, 50 North Seventh Street, P.O. Box 995, Bangor, PA 18013-0995
13955016 Berkheimer Associates, Agent for Nanty Glo Borough, HAB DLT Legal P.O. Box 20662,
Lehigh Valley, PA 18002-0662
13888131 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
13888134 +Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive,
Columbus, OH 43219-6009
13958069 +Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
13916052 Conemaugh Emergency Physician Group, P. O. Box 644553, Pittsburgh, PA 15264-4553
13888137 Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
13888143 Dr. Gerald Fisher, Vinco Shopping Plaza, 2690 William Penn Ave., Suite 3,
Johnstown, PA 15909-1029
13888145 +Federal Loan Service, P. O. Box 69184, Harrisburg, PA 17106-9184
13888146 +James Ference, 213 Luther Road, Johnstown, PA 15904-2714
13888147 Jonathan Palko, 1575 Rodgers Street, Nanty Glo, PA 15943
13888148 McCarthy, Burgess & Wolfe, The MB&W Building, 20000 Cannon Road, Cleveland, OH 44146
13888149 Memorial Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
13934478 +National Collegiate Trust, Po Box 4941, Trenton, NJ 08650-4941
13888153 Penelec, P.O. Box 3687, Akron, OH 44309-3687
13926746 +Penelec A Firstenergy Company, c/o Firstenergy Corp, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
13888154 +Rui Credit Services, P.O. Box 1349, Melville, NY 11747-0421
13888155 +Trac/CBSD, P. O. Box 6500, Sioux Falls, SD 57117-6500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2020 04:33:48 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Apr 08 2020 08:18:00 Capital One Auto Finance c/o Ascension Capital Gro,
c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr EDI: RECOVERYCORP.COM Apr 08 2020 08:18:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13956805 +E-mail/Text: bncmail@w-legal.com Apr 08 2020 04:33:54 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13888129 EDI: CINGMIDLAND.COM Apr 08 2020 08:18:00 AT&T Mobility, P. O. Box 6416,
Carol Stream, IL 60197-6416
13896545 +EDI: CINGMIDLAND.COM Apr 08 2020 08:18:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
13888128 +EDI: GMACFS.COM Apr 08 2020 08:18:00 Ally Financial, P O Box 380901,
Bloomington, MN 55438-0901
13889409 EDI: GMACFS.COM Apr 08 2020 08:18:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13918376 EDI: AIS.COM Apr 08 2020 08:18:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13888136 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2020 04:33:48 COMMONWEALTH OF PA,
DEPT. OF REVENUE, DEPT. 280946, HARRISBURG, PA 17128-0946
13888132 +EDI: CAPITALONE.COM Apr 08 2020 08:18:00 Capital Bank One N. A., P. O. Box 26625,
Richmond, VA 23261-6625
13888133 +EDI: CAPONEAUTO.COM Apr 08 2020 08:18:00 Capital One Auto Finance,
3905 North Dallas Parkway, Plano, TX 75093-7892
13912736 +EDI: AISACG.COM Apr 08 2020 08:18:00 Capital One Auto Finance, c/o AIS Portfolio Service,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13929285 EDI: CAPITALONE.COM Apr 08 2020 08:18:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
13888135 EDI: COMCASTCBLCENT Apr 08 2020 08:18:00 Comcast, P.O. Box 3002,
Southeastern, PA 19398-3002
13888138 +EDI: CONVERGENT.COM Apr 08 2020 08:18:00 Convergent, 10750 Hammerly Road BLvd 200,
Houston, TX 77043-2317
13888139 +EDI: CCS.COM Apr 08 2020 08:18:00 Credit Collection Services, Two Wells Avenue,
Newton, MA 02459-3246
13888140 +E-mail/PDF: creditonebknofications@resurgent.com Apr 08 2020 04:35:44 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873
13888141 +EDI: CREDPROT.COM Apr 08 2020 08:18:00 Credit Prt Associates, Attn: Bankruptcy,
P. O. Box 802068, Dallas, TX 75380-2068
13888142 EDI: ESSL.COM Apr 08 2020 08:18:00 Dish Network, Dept 0063, Palatine, IL 60055-0063
13888144 E-mail/Text: bknotice@ercbpo.com Apr 08 2020 04:33:53 Enhanced Recovery Corporation,
8014 Bayberry Road, Jacksonville, FL 32256-7412
13888150 EDI: CCS.COM Apr 08 2020 08:18:00 Nationwide Insurance, Processing Center 27,
P.O. Box 55126, Boston, MA 02205-5126

District/off: 0315-7

User: dpas
Form ID: 3180W

Page 2 of 2
Total Noticed: 54

Date Rcvd: Apr 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13888151 E-mail/Text: bankruptcy@onlineis.com Apr 08 2020 04:34:00 On Line Collections,
P.O. Box 1489, Winterville, NC 28590-1489
13888152 +EDI: AGFINANCE.COM Apr 08 2020 08:18:00 OneMain Finance, P. O. Box 499,
Hanover, MD 21076-0499
13947380 EDI: PRA.COM Apr 08 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13953530 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 08 2020 04:47:32
PYOD, LLC its successors and assigns as assignee, of FNBM, LLC, Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
13894080 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2020 04:33:48
Pennsylvania Department of Revenue, Bankruptcy Divison PO BOX 280946,
Harrisburg, PA 17128-0946
13987633 EDI: RECOVERYCORP.COM Apr 08 2020 08:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13888156 +EDI: URSI.COM Apr 08 2020 08:18:00 United Recovery Systems LP, 5800 North Course Drive,
Houston, TX 77072-1613
13888157 +E-mail/Text: JBRLANSKY@USSCOFCU.NET Apr 08 2020 04:34:07 Ussco Johnstown F C U,
532 Oakridge Drive, Johnstown, PA 15904-6915
13888159 +EDI: VERIZONCOMB.COM Apr 08 2020 08:18:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
13888158 EDI: VERIZONCOMB.COM Apr 08 2020 08:18:00 Verizon, P.O. Box 646,
Baltimore, MD 21265-0646
13888160 +EDI: VERIZONCOMB.COM Apr 08 2020 08:18:00 Verizon, 1515 Woodfield Road, Suite 140,
Schaumburg, IL 60173-6046

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
13916053* Conemaugh Physician Group, P. O. Box 644633, Pittsburgh, PA 15264-4633

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
David A. Colecchia on behalf of Joint Debtor Robert Anthony Cook colecchia542@comcast.net,
dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekud
lock@my-lawyers.us
David A. Colecchia on behalf of Debtor Trista Lynn Cook colecchia542@comcast.net,
dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekud
lock@my-lawyers.us
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Michael John Clark on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9